

SUBURBAN ILLINOIS BANCORP, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	06/19/2009	2327541	1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$539	\$489	-9.4%		
Loans	\$324	\$304	-6.1%		
Construction & development	\$15	\$12	-17.6%		
Closed-end 1-4 family residential	\$20	\$17	-14.8%		
Home equity	\$56	\$52	-7.2%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	7.3%		
Commercial & Industrial	\$17	\$16	-7.4%		
Commercial real estate	\$175	\$172	-1.5%		
Unused commitments	\$50	\$50	-0.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$54	\$53	-0.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$35	\$47	32.6%		
Cash & balances due	\$98	\$65	-33.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$497	\$454	-8.7%		
Deposits	\$455	\$438	-3.9%		
Total other borrowings	\$39	\$14	-64.5%		
FHLB advances	\$12	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$42	\$35	-16.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	7.9%	--		
Tier 1 risk based capital ratio	11.6%	11.9%	--		
Total risk based capital ratio	12.9%	13.2%	--		
Return on equity ¹	-5.7%	6.6%	--		
Return on assets ¹	-0.5%	0.5%	--		
Net interest margin ¹	3.6%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	80.5%	73.3%	--		
Loss provision to net charge-offs (qtr)	65.6%	453.6%	--		
Net charge-offs to average loans and leases ¹	2.8%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	27.2%	30.0%	10.6%	0.0%	--
Closed-end 1-4 family residential	19.9%	11.4%	0.3%	0.5%	--
Home equity	2.1%	2.6%	0.2%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.3%	0.0%	0.0%	0.0%	--
Commercial real estate	1.3%	2.9%	0.3%	0.0%	--
Total loans	3.7%	4.0%	0.7%	0.1%	--